☐   Generate Collection   Print

L13: Entry 28 of 29   File: USPT   Feb 12, 2002

DOCUMENT-IDENTIFIER: US 6347302 B1
TITLE: Apparatus and method for processing lease insurance information

Detailed Description Text (26):
At step 23, the apparatus 100 will calculate expected excess wear and tear and/or
damage, and/or information related to post-warranty repair, which is expected to
occur during the lease term, given the data input at steps 21 and 22 along with the
pertinent data and/or information which is stored in the database 7. The data
and/or information which is stored in the database 7 and which is utilized in
calculating an insurance premium and formulating the associated insurance policy
may also include any one or more of data and/or information related to various
damage and/or repairs which may need to be performed on, or for, the vehicle in
question, the frequency with which these repairs had to be made in previous leases
and/or rentals dealing with the same, identical and/or similar and/or analogous
vehicles, the costs for repairing excessive wear and tear and/or damage, post-
warranty repair data, data and/or information related to insurance premiums which
data and/or information is utilized to calculate an associated insurance premium,
the nature of the desired coverage, coverage deductibles, statistical information
related to any of the above data and/or information as well as statistical
information related to sex, age and driving and usage record histories for the
individual and/or business entity as well as for individuals and/or business
entities in the same, similar or analogous classes.

☐ ▓▓▓▓ Generate Collection ▓▓▓▓ | Print |

L13: Entry 27 of 29   File: USPT   Apr 2, 2002

DOCUMENT-IDENTIFIER: US 6366199 B1
TITLE: Method and apparatus for measuring and accumulating critical automobile
warranty statistical data

Brief Summary Text (5):
In order for the contract prices to reflect true operating expenses, as may be
considered most equitable or sensible, it is desirable to accurately assess the
risk associated with a given contract or type of contract. To this end, the
warranty cost may be determined by identifying variables associated with a
particular contract that correlate to particular risk factors. In the automobile
warranty business, examples of such variables include: the make and model of the
vehicle, the climate and terrain in which the vehicle is used, the driving habits
of the vehicle drivers, etc. Examples of risk factors include the frequency and
cost for repair/replacement associated with particular types of damage. Thus, for
example, a contract price for a particular class of vehicle having higher
historical repair costs may reflect such higher costs as a warranty item or
otherwise. Similarly, vehicles may be scheduled for more or less frequent
maintenance depending on climate or driving conditions.

☐ ░░░░ Generate Collection ░░░ | Print |

L16: Entry 5 of 8   File: PGPB   Sep 2, 2004

DOCUMENT-IDENTIFIER: US 20040172304 A1
TITLE: Apparatus and method for providing insurance products, services and/or
coverage for leased entities

Summary of Invention Paragraph:
[0002] The present invention pertains to an apparatus and method for providing
insurance products, services and/or coverage for leased entities and, in
particular, to an apparatus and method for providing insurance products for leased
and/or rented vehicles, personal as well as business articles and entities, and
residential and commercial premises and properties, as well as credit derivatives
or credit derivative products relating thereto.

Summary of Invention Paragraph:
[0004] Leasing and renting, however, place responsibility for the care and well-
being of the leased and/or rented entity upon the respective lessee or renter. The
leased or rented entity or premises must be maintained and delivered back to the
lessor or landlord in relatively good condition. In this regard, wear and tear
which is in excess of normal wear and tear is typically not acceptable to the
lessor or landlord without the lessee or renter being held responsible for this
excess wear and tear and/or damage. The lessee or renter is also usually held
responsible for post-warranty repairs which are required and which may result from
normal wear and tear, the malfunction and/or failure of any components and/or
systems of the leased and/or rented entity and/or from any defects in material
and/or workmanship in any component and/or system of the leased and/or rented
entity. In this regard, the lessee or renter will typically be held financially
responsible for this excess wear and tear and/or damage, including post-warranty
repairs, to the leased and/or rented entity.

Summary of Invention Paragraph:
[0005] Oftentimes, excess wear and tear of a leased or rented article or premises
may be beyond the lessee's or renter's control, yet the lessee or renter may still
be held financially liable for the resulting repairs and/or repair bills in excess
of any previously paid security deposit. This can lead to a financial hardship and
an unexpected financial burden to many. In the case of leased motor vehicles, the
excess wear and tear charges may be substantial. The same may hold true for leased
boats, recreational vehicles, airplanes as well as leased office equipment,
computers and computer equipment. Lastly, those who lease or rent residential
and/or commercial premises may also find themselves with substantial liability upon
termination of their lease and/or rental relationship with the landlord or property
owner.

Summary of Invention Paragraph:
[0007] The apparatus comprises a central processing unit, a read only memory
device, a random access memory device, a user input device(s), a display device, an
output device and a database. The database contains data and/or information which
is relevant to determining insurance policies and premiums related to the leasing
and/or rental of vehicles, motor vehicles, boats, recreational vehicles, airplanes,
aircraft, motorcycles, office equipment, computers, computer equipment and other
articles, personal and/or commercial, which may be the subject of a lease or rental
arrangement. The database also includes data and/or information which is relevant

in determining insurance policies and premiums for residential and/or commercial properties and/or <u>premises</u>.

Summary of Invention Paragraph:
[0012] Data and/or information related to the lease or rental of residential and/or commercial <u>premises</u> which are included in the database, includes type and age of <u>premises,</u> parts and/or components and/or systems of the <u>premises</u> along with their repair costs, replacement costs, probability of damage, probability of post-warranty repairs necessitated by wear and tear, damage, malfunctioning components and/or systems and defects in materials, parts, components, systems and/or workmanship, average costs for repairs, historical leasing and/or renting data, including typical repair costs and average total excess wear and tear costs for the entire <u>premises</u>. <u>Premises</u> leasing data and/or information also includes locality, regional and geographical data which is correlated with excess wear and tear along with data and/or information which is related to use habits and/or patterns in a given area or areas. Data and information related to individuals and/or business entities, by region, nature of use, including use habits, leasing and/or rental histories, etc., will also be included in the database.

Summary of Invention Paragraph:
[0030] Accordingly, it is an object of the present invention to provide an apparatus and method for providing insurance policies, products, services and/or coverage for leased and/or rented entities and/or <u>premises</u> for providing insurance protection against liability which may arise as the result of excess wear and tear and/or damage which may occur to a leased and/or rented entity during the lease and/or rental term.

Summary of Invention Paragraph:
[0031] It is another object of the present invention to provide an apparatus and method for providing insurance policies, products, services and/or coverage for leased and/or rented entities and/or <u>premises</u> for providing insurance protection against liability which may arise as the result of post-warranty repairs.

Summary of Invention Paragraph:
[0032] It is another object of the present invention to provide an apparatus and a method for providing insurance policies, products, services and/or coverage for leased and/or rented entities and/or <u>premises</u> which is implemented using software in conjunction with a computer and/or a processing system.

Summary of Invention Paragraph:
[0037] It is another object of the present invention to provide an apparatus and a method for providing insurance policies, products, services and/or coverage for leased and/or rented residential <u>premises</u> and/or commercial <u>premises</u>.

Summary of Invention Paragraph:
[0039] It is yet another object of the present invention to provide an apparatus and a method for providing insurance policies, products, services and/or coverage for leased and/or rented entities, vehicle, <u>premises,</u> equipment and other appropriate articles on, or over, a communication network such as on, or over, the Internet, the World Wide Web and/or any other communications and/or network environment and/or medium.

Detail Description Paragraph:
[0068] The apparatus 100 also comprises a database(s) 7, wherein various information and/or data, which is utilized in the various processing routines, as will be described herein, is stored and which is also connected to, and accessible by, the CPU 1. Various data and/or information related to the leasing and/or rental of vehicles, motor vehicles, trucks, construction equipment, farm equipment, boats, recreational vehicles, airplanes, aircraft, motorcycles, office equipment, computers, computer equipment, and other articles and/or devices, equipment, etc.,

including articles and/or equipment which may be utilized in, and/or in conjunction with residential and/or commercial premises, is stored in the database 7. The database 7 also includes data and/or information related to the leases of residential and/or commercial property and/or premises.

Detail Description Paragraph:
[0076] Data and/or information related to the leasing and/or rental of residential and/or commercial premises, which is included in the database 7, includes type and age of the premises, portions and/or components and/or systems of the premises, along with their repair costs, replacement costs, probability of damage, probability of damage, probability of post-warranty repairs necessitated by wear and tear, damage, malfunctioning components and/or systems and defects in materials, parts, components, systems and/or workmanship, average costs for repairs, historical leasing and/or renting information, average total excess wear and tear costs for the entire premises. Premises leasing data and/or information also includes locality, regional and geographical data which is correlated with excess wear and tear and/or damage, along with data and/or information which is related to use or usage habits and/or patterns for a given type of premises and/or for a given area or areas. Data and information related to individuals and/or business entities, by region, nature of use or usage, including use or usage habits, leasing and/or rental histories, etc., is also included in the database 7.

Detail Description Paragraph:
[0084] The data and/or information which is stored in the database 7 may be utilized to calculate risk, risk of loss and/or damage probabilities for any of the leased and/or rented vehicles, articles and/or premises described herein, for any individual and/or business entity and for any given lease and/or rental situation. The present invention may be utilized to custom design and/or calculate an insurance policy, product, service and/or coverage for a particular lease or rental agreement and/or situation by utilizing risk, risk of loss, risk assessment and underwriting techniques which can be modified for the particular application.

Detail Description Paragraph:
[0090] At step 23, the apparatus 100 will calculate expected excess wear and tear and/or damage, and/or information related to post-warranty repair, which is expected to occur during the lease term, given the data input at steps 21 and 22 along with the pertinent data and/or information which is stored in the database 7. The data and/or information which is stored in the database 7 and which is utilized in calculating an insurance premium and formulating the associated insurance policy may also include any one or more of data and/or information related to various damage and/or repairs which may need to be performed on, or for, the vehicle in question, the frequency with which these repairs had to be made in previous leases and/or rentals dealing with the same, identical and/or similar and/or analogous vehicles, the costs for repairing excessive wear and tear and/or damage, post-warranty repair data, data and/or information related to insurance premiums which data and/or information is utilized to calculate an associated insurance premium, the nature of the desired coverage, coverage deductibles, statistical information related to any of the above data and/or information as well as statistical information related to sex, age and driving and usage record histories for the individual and/or business entity as well as for individuals and/or business entities in the same, similar or analogous classes.

Detail Description Paragraph:
[0117] FIGS. 4A and 4B illustrate a flow diagram of another embodiment method of operation of, or method for utilizing, the apparatus and method of the present invention which is utilized in conjunction with a leased and/or rented residential and/or commercial premises (hereinafter referred to as "premises").

Detail Description Paragraph:
[0119] At step 82, data and/or information related to the individual or business

entity who or which, respectively, will be leasing the premises (i.e. individual and/or business entity use or usage history, insurance history, past leasing history, desired insurance coverage, insurance deductible, insurance policy terms, etc.) will be entered into the apparatus 100. At step 82, the individual and/or business entity may or may not also select an insurance policy which provides for an incentive for maintaining the premises with no and/or minimum wear and tear and/or with no and/or minimum damage during the lease or rental term. In this regard, the individual and/or business entity may select to participate in an incentive policy agreement whereby the individual and/or business entity can receive a rebate and/or a return of a portion of the insurance policy's premiums and/or charges at the end of the lease or rental term if the premises is returned with no and/or minimal excess wear and tear and/or with no and/or minimal damage.

Detail Description Paragraph:
[0120] At step 83, the apparatus 100 will calculate expected excess wear and tear and/or damage, and/or information related to post-warranty repair, which is expected to occur during the lease term, given the data input at steps 81 and 82 along with the pertinent data and/or information which is stored in the database 7. The data and/or information which is stored in the database 7 and which is utilized in calculating an insurance premium and formulating the associated insurance policy may also include any one or more of data and/or information related to various damage and/or repairs which may need to be performed on, or for, the premises in question, the frequency with which these repairs had to be made in previous leases and/or rentals dealing with the same, identical and/or similar and/or analogous premises, the costs for repairing excessive wear and tear and/or damage, post-warranty repair data, data and/or information related to insurance premiums which data and/or information is utilized to calculate an associated insurance premium, the nature of the desired coverage, coverage deductibles, statistical information related to any of the above data and/or information as well as statistical information related to sex, age and use and usage histories for the individual and/or business entity as well as for individuals and/or business entities in the same, similar or analogous classes.

Detail Description Paragraph:
[0123] At step 87, the policy can then be presented to the individual and/or business entity for acceptance. The individual may then, at step 87, accept or reject the insurance policy. If, at step 87A, it is determined that the individual and/or business entity did not accept the policy, the processing will cease at step 88. If, at step 87A, it is determined that the individual and/or business entity accepted the policy, the parties will enter into the relevant insurance contract at step 89, typically with the payment of the policy premium or partial premium and the issuance of the insurance policy. The policy will then be issued. The policy will thereafter be in effect so as to protect the individual and/or business entity from liability for excess wear and tear and/or damage which may occur to the premises during the lease or rental term. Upon the termination of the lease or rental period, at step 90, the premises will be inspected for excess wear and tear and/or damage.

Detail Description Paragraph:
[0125] If, at step 92, coverage is triggered, the insurance provider or policy underwriter will, at step 93, assume responsibility for, and effect payment to the premises owner and/or leasing or renting entity for, the excess wear and tear and/or damage. The insurance provider or policy underwriter will also, at step 93, assume responsibility for, and effect payment for any post-warranty repairs, if such coverage is in effect. If, however, coverage is not triggered at step 92, the insurance provider or underwriter will, at step 94, have no liability to the premises owner and/or leasing or renting entity.

CLAIMS:

What is <u>claimed</u> is:

2. The apparatus of claim 1, wherein the entity is one of a vehicle, a motor vehicle, a truck, construction equipment, farm equipment, a boat, a recreational vehicle, an airplane, an aircraft, a motorcycle, office equipment, a computer, computer equipment, a residential <u>premises,</u> a commercial <u>premises,</u> an article of personal property, and an article of commercial property.

3. The apparatus of claim 1, wherein the processor processes information regarding at least one of a vehicle, a motor vehicle, a truck, construction equipment, farm equipment, a boat, a recreational vehicle, an airplane, an aircraft, a motorcycle, office equipment, a computer, computer equipment, a residential <u>premises,</u> a commercial <u>premises,</u> an article of personal property, an article of commercial property, an individual, a business entity, a repair cost, a replacement cost, a probability of damage, a probability of post-warranty repair, historical leasing information, one of locality, regional, geographical, and seasonal, information corresponding to the lease, a usage pattern, a usage habit, a manufacturer's warranty, a lease term, a lease duration, historical repair information, repair frequency information, insurance policy information, insurance premium information, insurance product information, insurance service information, an insurance premium rebate incentive program, insurance premium rebate incentive information, actuarial information, statistical information, risk information, and risk of loss information.

9. The apparatus of claim 8, wherein the leased entity is one of a vehicle, a motor vehicle, a truck, construction equipment, farm equipment, a boat, a recreational vehicle, an airplane, an aircraft, a motorcycle, office equipment, a computer, computer equipment, a residential <u>premises,</u> a commercial <u>premises,</u> an article of personal property, and an article of commercial property.

10. The apparatus of claim 8, wherein the processor processes information related to one of a vehicle, a motor vehicle, a truck, construction equipment, farm equipment, a boat, a recreational vehicle, an airplane, an aircraft, a motorcycle, office equipment, a computer, computer equipment, a residential <u>premises,</u> a commercial <u>premises,</u> an article of personal property, an article of commercial property, an individual, a business entity, a repair cost, a replacement cost, a probability of damage, a probability of post-warranty repair, historical leasing information, one of locality, regional, geographical, and seasonal, information corresponding to the lease, a usage pattern, a usage habit, a manufacturer's warranty, a lease term, a lease duration, historical repair information, repair frequency information, insurance policy information, insurance premium information, insurance product information, insurance service information, an insurance premium rebate incentive program, insurance premium rebate incentive information, actuarial information, statistical information, risk information, and risk of loss information.

16. The apparatus of claim 15, wherein the entity is at least one of a vehicle, a motor vehicle, a truck, construction equipment, farm equipment, a boat, a recreational vehicle, an airplane, an aircraft, a motorcycle, office equipment, a computer, computer equipment, a residential <u>premises,</u> a commercial <u>premises,</u> an article of personal property, and an article of commercial property.

17. The apparatus of claim 15, wherein the processor processes information regarding at least one of one of a vehicle, a motor vehicle, a truck, construction equipment, farm equipment, a boat, a recreational vehicle, an airplane, an aircraft, a motorcycle, office equipment, a computer, computer equipment, a residential <u>premises,</u> a commercial <u>premises,</u> an article of personal property, an article of commercial property, an individual, a business entity, a repair cost, a

replacement cost, a probability of damage, a probability of post-warranty repair, historical leasing information, one of locality, regional, geographical, and seasonal, information corresponding to the lease, a usage pattern, a usage habit, a manufacturer's warranty, a lease term, a lease duration, historical repair information, repair frequency information, insurance policy information, insurance premium information, insurance product information, insurance service information, an insurance premium rebate incentive program, insurance premium rebate incentive information, actuarial information, statistical information, risk information, and risk of loss information.

☐ ▒▒▒▒▒ Generate Collection ▒▒▒▒▒ | Print |

L16: Entry 3 of 8   File: PGPB   Mar 24, 2005

DOCUMENT-IDENTIFIER: US 20050065678 A1
TITLE: Enterprise resource planning system with integrated vehicle diagnostic and
information system

Cross Reference to Related Applications Paragraph:
[0003] (2) is a continuation-in-part, claiming the benefit of commonly assigned,
co-pending U.S. patent application Ser. No. _____, filed concurrently herewith,
entitled "Wireless Communication Framework" (attorney docket 03-078-A1); which is a
continuation of PCT Patent App. Ser No. US04/11326, entitled "Wireless
Communication Framework," filed Apr. 12, 2004; which:

Cross Reference to Related Applications Paragraph:
[0004] (i) is a continuation-in-part, claiming the benefit of commonly assigned,
co-pending U.S. patent application Ser. No. 10/091,096, filed Mar. 4, 2002,
entitled "Remote Monitoring, Configuring, Programming and Diagnostic System and
Method for Vehicles and Vehicle Components," which is a continuation-in-part,
claiming the benefit of commonly assigned, co-pending U.S. patent application Ser.
No. 09/640,785, filed Aug. 18, 2000., entitled "System, Method and Computer Program
Product for Remote Vehicle Diagnostics, Monitoring, Configuring and Reprogramming;"
and which

Cross Reference to Related Applications Paragraph:
[0010] (3) is also a continuation-in-part, claiming the benefit of commonly
assigned, co-pending U.S. patent application Ser. No. 10/823,271 filed Apr. 12,
2004, entitled "Vehicle Interactive System", which

Cross Reference to Related Applications Paragraph:
[0011] (i) is a continuation-in-part, claiming the benefit of commonly assigned,
co-pending U.S. patent application Ser. No. 10/358,637, filed Feb. 5, 2003,
entitled "Vehicle Interactive System," which claims the benefit of U.S. Provisional
App. Ser. Nos.:

Detail Description Paragraph:
[0073] Over a long term workflow level, additional integration benefits can be
realized by analyzing a vehicle's information history (e.g., its service history).
The vehicle's information history may be created, complied and maintained by an
information history application using the data capture noted above. The vehicle's
information history may be analyzed for a myriad of purposes, including, for
example, the purpose of (i) performing original equipment manufacturer (OEM)
failure trend analyses so as to provide input to OEM's warranty and design
programs; (ii) performing predictive service analysis, which may include
identifying potential failures or service needs of the vehicle or vehicle
components, and formulating a diagnostic or service routine or plan to quickly
determine one or more corrective actions so as to be able to repair the vehicle.

Detail Description Paragraph:
[0402] The predictive-diagnostics application provides an output or determination
that indicates a particular failure mode is going to occur at some point in the
future. This determination is premised on statistical determination of potential
failures using a (i) collection of vehicle data over a period of time, and (ii)

statistical data collection of failure modes for the particular vehicle or vehicle-type under test.

(

Refine Search

Search Results -

Terms	Documents
L15 and premis$3	8

Database:

US Pre-Grant Publication Full-Text Database
US Patents Full-Text Database
US OCR Full-Text Database
EPO Abstracts Database
JPO Abstracts Database
Derwent World Patents Index
IBM Technical Disclosure Bulletins

Search: L16

[Refine Search]

[Recall Text] [Clear] [Interrupt]

Search History

DATE: **Monday, November 21, 2005** Printable Copy Create Case

Set Name side by side	Query	Hit Count	Set Name result set
	DB=PGPB,USPT; PLUR=YES; OP=ADJ		
L16	L15 and premis$3	8	L16 considered all
L15	L13 and claim$6	20	L15 considered all
L14	L13 and claim$6 same premis$3	0	L14 all
L13	(software or application or driv$3)same (calculat$3 or determin$6)same (warrant$6 or guarant$6) same (vehicle or auto automobile) same repair$6	29	L13 considered all
L12	(software or application)same (calculat$3 or determin$6)same (warrant$6 or guarant$6) same (vehicle or auto automobile) same repair$6 same claim$6	0	L12
L11	(software or application)same vehicle same repair$6 same claim$6 same (warrant$6 or guarant$6)	0	L11
L10	(software or application) near20 vehicle near20 repair$ near20 claim$6 near20 (warrant$6 or guarant$6)	0	L10
L9	software near20 calculat$3 near20 vehicle near20 repair$ near20 claim$6	0	L9
L8	(vehicle or auto or automobile) same repair$ same claim$6 adj process$3	1	L8

same (warrant$3 or warrant$6 or gurant$6)

L7	(computer$6 or online or internet) same (vehicle or auto or automobile) same repair$ same claim$6 adj process$3 same (warrant$3 or warrant$6 or gurant$6)	0	L7
L6	computer same vehicle same repair$ same claim adj process$3 same warrant$3	0	L6
L5	computer near20 vehicle near20 repair$ near20 claim near20 process$3 near20 warrant$3	0	L5
L4	computer near20 vehicle near20 repair$ near20 claim process$3	0	L4

DB=USPT; PLUR=YES; OP=ADJ

L3	L1 and repair$3 same (car or auto or automobile) same(claim$3 or claimant)	0	L3
L2	L1 and repair$3 same (claim$3 or claimant)same (car or auto)	0	L2
L1	(5950169 or 5970464).pn.	2	L1

END OF SEARCH HISTORY